

ASK JIM DONELON

YOUR COMMISSIONER OF INSURANCE

About how to handle **ROAD RAGE**

Q: Traffic, and road rage, is just getting worse and worse. Is it true that insurance won't pay for accidents caused by road rage?

A: Road rage, or aggressive driving, has been increasing at an alarming rate, as you may know from personal experience. There have always been short tempered drivers, and the extra traffic and frayed nerves caused by Hurricanes Katrina and Rita have brought many sad reports of road rage incidents.

You have no doubt been a witness to some forms of road rage yourself, such as: following too closely, yelling, making obscene gestures at other motorists or forcing other vehicles off the road or into the path of oncoming traffic. More serious forms include brandishing firearms and even shooting into other vehicles, killing or injuring the driver or passengers.

It is true that liability insurance may not pay for damage or bodily injury involving road rage. Many insurance policies exclude intentional acts from such coverage. That fact makes it even more important for us to raise our defensive driving skills to new heights. Dealing with this new breed of hostile drivers calls not only for increased alertness, but for self control and sound judgment.

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Two defenses against road rage that are simple and easy to follow are courteous driving and reporting aggressive drivers to the authorities promptly.

Think of those little things you find most irritating in other drivers and avoid being guilty of them yourself. They include: tailgating, blinding other motorists by driving with your lights on high beam, driving too slow in the fast lane, speeding up when another motorist tries to pass and cutting in too soon when you pass a car.

Try not to respond aggressively to that first hostile action on the part of the other driver and report the aggressive driver to law enforcement officials as soon as possible.

Get the license number and other identifying information on the car and driver. If you have a phone in your car, alert local law enforcement officials as soon as possible, without calling attention to yourself. If someone else is in the car with you, perhaps that person can inconspicuously place a call without being detected.

Even though it is true that road rage may not be covered by insurance, the best reason you have for avoiding it is the safety of yourself, your family and other innocent people on the road.



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